

<b>Information to identify the case:</b>			
Debtor 1	<b>Latrese R Davis</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>19-32645</b>		
Social Security number or ITIN		<b>xxx-xx-0695</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 11/15/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Latrese R Davis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1310 Normantown Rd. Naperville, IL 60564	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/18/19

**For more information, see page 2**

Debtor **Latrese R Davis**

Case number **19-32645**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p><b>December 18, 2019 at 11:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p> <p><b>Location:</b> 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</p>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 2/18/20</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 1/24/20</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 5/13/20</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/17/20 at 10:30 AM</b>, Location: <b>100 S 3rd Street, Courtroom 240, Geneva, IL 60134</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</b></p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Latrese R Davis  
 Debtor

Case No. 19-32645-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: cwardl  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Latrese R Davis, 1310 Normantown Rd., Naperville, IL 60564-5608  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28392412 +Associated Women's Health, 2424 W Indian Trail, Aurora, IL 60506-1568  
 28392415 +City of Chicago, Attn: Bankruptcy Dept, 121 N. LaSalle Street 7th Fl,  
 Chicago, IL 60602-1266  
 28392418 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 28392423 +Illinois Dept of Human Services, Attn: Bankruptcy, 100 S Grand Ave East,  
 Springfield, IL 62762-1000  
 28392424 +Illinois Toll Way Authority, Attn: Bankruptcy Dept., PO Box 5544, Chicago, IL 60680-5491  
 28392426 +Lamphere Furn, Appl &, 15 S Lake St, Aurora, IL 60506-4029  
 28392428 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400  
 28392430 +Public Storage, 4253 Ogden Ave, Aurora, IL 60504-7109  
 28392431 +Resurgent Credit Collection, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497  
 28392432 +Robert Morris Univ, Attn: Bankruptcy, 401 S State St., Chicago, IL 60605-1229  
 28392433 Rush University Medical Center, PO Box 4075, Carol Stream, IL 60197-4075  
 28392434 +Secure Finance, Dpt 92, PO box 811, Spartanburg, SC 29304-0811  
 28392436 +Strayer University, Attn: Bankruptcy, 2303 Dulles Station Blvd. MS 6E,  
 Herndon, VA 20171-6353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Nov 19 2019 02:48:30 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 19 2019 02:49:57 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28392413 +E-mail/Text: bk@blittandgaines.com Nov 19 2019 02:49:32 Blitt and Gaines, 661 GLENN AVE,  
 Wheeling, IL 60090-6017  
 28392414 +EDI: CAPITALONE.COM Nov 19 2019 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 28392416 +EDI: COMCASTCBLCENT Nov 19 2019 07:13:00 Comcast, c/o Bankruptcy Dept,  
 1701 JFK Boulevard, Philadelphia, PA 19103-2899  
 28392417 +EDI: WFNBN.COM Nov 19 2019 07:13:00 Comenity Bank/Ashley Stewart, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 28392419 +EDI: BLUESTEM Nov 19 2019 07:13:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
 Saint Cloud, MN 56395-1250  
 28392420 +EDI: AMINFOFP.COM Nov 19 2019 07:13:00 First Premier Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 28392421 +E-mail/Text: bankruptcy@flagshipcredit.com Nov 19 2019 02:50:48 Flagship Credit Acceptance,  
 Po Box 965, Chadds Ford, PA 19317-0643  
 28392422 +E-mail/Text: des.claimantbankruptcy@illinois.gov Nov 19 2019 02:51:40  
 Illinois Dept of Employment Securit, Benefit Payment Control Division, P O Box 4385,  
 Chicago, IL 60680-4385  
 28392425 EDI: IRS.COM Nov 19 2019 07:13:00 Internal Revenue Service,  
 c/o Centralized Insolvency Operatio, Post Office Box 7346, Philadelphia, PA 19101-7346  
 28392429 +E-mail/Text: opportunitynotices@gmail.com Nov 19 2019 02:51:14 Opps Loans,  
 130 E. Randolph St. #3400, Chicago, IL 60601-6379  
 28392427 E-mail/Text: bankruptcy@qcholdings.com Nov 19 2019 02:48:58 Lend Nation,  
 1155 N Farnsworth Ave, Aurora, IL 60505  
 28392435 EDI: NEXTEL.COM Nov 19 2019 07:13:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191  
 28392437 E-mail/Text: tidewaterlegalebn@twcs.com Nov 19 2019 02:49:20 Tidewater Finance Co,  
 Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464  
 28392438 +EDI: VERIZONCOMB.COM Nov 19 2019 07:13:00 Verizon Wireless,  
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225  
 28392439 +E-mail/Text: janet@zingocash.com Nov 19 2019 02:50:58 Zingo Cash, Att: Bankruptcy,  
 200 N Fairway Dr, Vernon Hills, IL 60061-1861

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0752-1

User: cwardl  
Form ID: 309I

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Nov 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Latrese R Davis cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3